

Consumer Education Materials

January 2009

Available from the Kentucky Department of Insurance

Please note: Italicized publications are from outside sources and are subject to availability. We reserve the right to limit quantities. For those requesting large orders of publications obtained from outside of the Department of Insurance, we will provide the information to order directly from the source.

Auto and Home

A Parent's Guide to Teen Driving

After an Accident

After the storm has passed...

Am I Covered – Common Questions Asked by Homeowners about Insurance (Insurance Information Institute - III)

Before and After: Insurance Tips on Coping with a Natural Disaster

Beginning Teenage Drivers (Insurance Institute for Highway Safety – IIHS)

Combating Auto Insurance Fraud

Consumer Alert – Renters Insurance: To Purchase or Not to Purchase (National Association of Insurance Commissioners - NAIC)

Consumer Guide to Auto and Home Insurance with rate comparisons

Drivers 55 Plus: Check Your Own Performance (American Automobile Association - AAA)

Facts about Auto and Homeowner/Renter's insurance

Graduated Driver Licensing – Questions & Answers (U.S. Dept. of Transportation)

Heads Up Kentucky! Mandatory liability insurance for your vehicle is the law. (Kentucky Transportation Cabinet)

Hechos en cuanto al seguro de autos y para propietarios de viviendas/para el arrendatario
(Facts about Automobile and Homeowner/Renter's Insurance)

Household Inventory List

How Can They Do That? – Non-renewal of personal auto insurance

Insuring Your Property Against Underground Mine Collapse

KAIP and FAIR Plans

Kids and Airbags (Insurance Institute for Highway Safety - IIHS)

Renter's Insurance (III)

Temporada de Invierno y su Seguro (NAIC – Winter Weather and Insurance)

The Older and Wiser Driver (AAA)

Title Insurance and Mortgage Guaranty Insurance

Wake Up! (AAA)

Flood

Consumer Alert – Flood Insurance (NAIC)

Flood Insurance Training and Education Requirements for Property Insurance Agents

National Flood Insurance Program – Answers to Questions About the NFIP (Federal Emergency Management Agency - FEMA)

National Flood Insurance Program – Flood Insurance Claims Handbook (FEMA)

National Flood Insurance Program – Managing Your Flood Insurance Claim (FEMA)

National Flood Insurance Program – The Benefits of Flood Insurance Versus Disaster Assistance (FEMA)

National Flood Insurance Program – Top Ten Facts Every Insurance Agent Needs to Know About the National Flood Insurance Program – NFIP (FEMA)

National Flood Insurance Program – Top Ten Facts for Consumers (FEMA)

National Flood Insurance Program – Why You Need Flood Insurance (FEMA)

Seguro de Inundación (NAIC – Information regarding flood insurance)

Health Insurance (including Medicare publications)

Agent Alert: ERISA and Union Plan Scams

An Employee's Guide to Health Benefits Under COBRA (U.S. Dept. of Labor)

An Employer's Guide to Health Continuation Coverage Under COBRA (U.S. Dept. of Labor)

Beneficiarios de Medicare: Alerta Contra Estafadores Vendiendo Plan de Medicamentos Parte D (NAIC – Medicare Recipients: Beware of Scam Artists Selling Medicare Prescription Drug Coverage)

Cancer Insurance: Is it right for you?

Choosing a Medigap Policy: A Guide to Health Insurance for People With Medicare (Centers for Medicare & Medicaid Services - CMS)

Companies Approved to Market Individual Dental Insurance in Kentucky

Companies Offering Health Savings Accounts in Kentucky

Companies Selling Association, Large Group, Small Group, and Individual Health Insurance in Kentucky

Companies Selling in Kentucky's Individual Market

Companies Selling Short-Term Major Medical Insurance in Kentucky

Consumer Alert: Be Careful When Purchasing A Discount Health Card (NAIC)

Consumer Alert: ERISA and Union Plan Scams

Consumer Alert: Health Benefit Plans – What you need to know when applying for an individual health benefit plan.

Consumer Alert: Health Discount Plans

Consumer Alert: Loan Fee Scams

Consumer Alert: Medicare Advantage Plans – Know Before You Enroll!

Consumer Alert: Unauthorized Health Plans and "Sharing" Programs

Datos en cuanto al Seguro Médico y Seguro de la Vida (Facts about Life and Health Insurance)

Do You Need Help with the Cost of Prescription Drugs?

Facts About Life and Health Insurance

Glossary of Health Insurance Terms

Health Coverage Portability (HIPAA)

Health Coverage Tax Credit

Health Savings Accounts

How Can I Keep My Health Insurance Coverage?

Insurance Benefit for Children with Autism

Insurance Coverage Affordability and Relief to Small Employers (ICARE)

Kentucky Access Brochure

Kentucky Access Consumer Questions and Answers

Kentucky Access Insurance Agent Questions and Answers

Kentucky Children's Health Insurance Program-KCHIP (Cabinet for Health and Family Services)

Kentucky Consumer Fact Sheet for Health Insurance

Long-Term Care Insurance Guide 2006-2008

Medicare & You 2009 (CMS)

Medicare Supplement Guide

What You Should Know About Health Insurance Appeals

Life and Annuities

Buyer's Guide to Fixed Deferred Annuities (NAIC)

Buyer's Guide to Fixed Deferred Annuities with Appendix for Equity-Indexed Annuities (NAIC)

Consumer Alert: Military Personnel, Deceptive and Misleading Life Insurance Sales Practices

Datos en cuanto al Seguro Médico y Seguro de la Vida (Facts about Life and Health Insurance)

Facts About Life and Health Insurance

Kentucky Consumer Guide to Understanding Life Settlements

Kentucky Department of Insurance Alert: "Zero Premium" Life Insurance Under Investigation

Life Insurance and Annuity Buyer's Guide

Options When Your Group Life Coverage Ends

Persona de Tercera Edad: Eduquese sobre las Anualidades (Seniors: Educate Yourself on Annuities – NAIC)

Tips on Finding Missing Life Insurance Policies

What you need to know about prepaying funeral expenses

Miscellaneous

Consumer Alert – Get Smart About Your Insurance Coverage (NAIC)

Consumer Alert – Protect Yourself: Avoid Deceptive Sales Practices (NAIC)

Consumer Alert – Protect Yourself: How to Maintain Your Privacy (NAIC)

Consumer Alert: Understanding Your Policy

Consumer Tips for Shopping on the Internet

Department of Insurance

A College Student's Guide to Insurance

Careers in Insurance

Cómo Poner una Queja del Consumidor e Hoja de Quejas del Consumidor (Consumer complaint form and filing instructions in Spanish)

Consumer Guide to Insurance for Young Adults

Consumer Protection and Education Division / Ombudsman Information

Credit Scoring: How Does it Affect You?

Designation of Authority for Third Party Complaints

Division of Insurance Fraud Investigation

Emergency Response Team

Filing a Consumer Complaint

For Your Records

Kentucky Insurance Program for Seniors - KIPS

Kentucky Department of Insurance - Division Information

Understanding Your Privacy Rights

What Have We Done For You Lately? (Overview of the agency and contact information)

Your Insurance Company's Financial Strength & You

Call 800-595-6053 to place your order! Ask for the Consumer Protection and Education Division. Order and/or download publications at <http://insurance.ky.gov/> and click on “Free Publications.”

PUBLICATION REQUEST FORM

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